

Form plncf13 – ntcnfp13v27

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 18-24259-JKS
Chapter: 13
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benny S Cho
4 Mattocks Place
Closter, NJ 07624

Social Security No.:
xxx-xx-7401

Employer's Tax I.D. No.:

NOTICE OF ORDER CONFIRMING CHAPTER 13 PLAN

NOTICE IS HEREBY GIVEN that an Order Confirming the Chapter 13 plan was entered on July 23, 2021.

Dated: July 23, 2021
JAN: zlh

Jeanne Naughton
Clerk

In re:
Benny S Cho
Debtor

Case No. 18-24259-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jul 23, 2021

User: admin
Form ID: plncf13

Page 1 of 3
Total Noticed: 42

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 25, 2021:

| Recip ID | Recipient Name and Address |
|-----------|--|
| db | + Benny S Cho, 4 Mattocks Place, Closter, NJ 07624-1125 |
| aty | + John F. Golden, Albert Buzzetti & Associates, LLC, 467 Sylvan Avenue, Englewood Cliffs, NJ 07632-2945 |
| aty | + Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318 |
| lm | + SPS/Specialized Loan Servicing, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386 |
| 517648709 | American Express, POB 1270, Newark, NJ 07101-1270 |
| 517648710 | + American Express, P.O. Box 297879, Fort Lauderdale, FL 33329-7879 |
| 517749513 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 517648711 | + American Express c/o, Zwicker & Associates, P.C., 1101 Laurel Oak Road, Ste. 136, Voorhees, NJ 08043-4322 |
| 517648712 | ++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Attn: Bankruptcy, Po Box 982238, El Paso, TX 79998 |
| 517648717 | + Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413 |
| 517648713 | + Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 517713076 | CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517754365 | CACH, LLC its successors and assigns as assignee, of U.S. Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517749633 | CACH, LLC its successors and assigns as assignee, of Wells Fargo Bank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517648726 | Equifax, P.O. Box 740241, Atlanta, GA 30374-0241 |
| 517648727 | + Equifax Credit Info. Services, Inc., P.O. Box 740241, Atlanta, GA 30374-0241 |
| 517648731 | + Experian, P.O. Box 4500, Allen, TX 75013-1311 |
| 517648730 | + Experian, P.O. Box 2002, Allen, TX 75013-2002 |
| 517648733 | + Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021 |
| 517770857 | ++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, STATE OF NEW JERSEY, DEPARTMENT OF THE TREASURY, DIVISION OF TAXATION, P.O. BOX 245, TRENTON, NJ 08695-0245 |
| 517648736 | + Santander Bank Na, Po Box 12646, Reading, PA 19612-2646 |
| 517648735 | + Santander Bank Na, Attn: Bankruptcy, Po Box 12646, Reading, PA 19612-2646 |
| 517780004 | + Sovereign Medical Group (MDVISION), 1121 Situs Court, Ste 350, Raleigh, NC 27606-4275 |
| 517648737 | + Specialized Loan Servicing, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720 |
| 517648738 | + Specialized Loan Servicing c/o, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318 |
| 517648739 | + State of New Jersey, Division of Taxation, 50 Barrack Street, P.O. Box 269, Trenton, NJ 08602-0269 |
| 517648740 | TransUnion Consumer Solutions, P.O. Box 2000, Crum Lynne, PA 19022 |
| 517648741 | + TransUnion LLC, 2 Baldwin Place, PO Box 1000, Chester, PA 19016-1000 |
| 517677114 | + U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 |

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|--|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Jul 23 2021 20:16:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Jul 23 2021 20:16:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |

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|-----------|--|----------------------|---|
| 517648708 | + Email/Text: bkrpt@retrievalmasters.com | Jul 23 2021 20:16:00 | AMCA/American Medical Collection Agency, 2269 S Saw Mill, Elmsford, NY 10523-3832 |
| 517648707 | + Email/Text: bkrpt@retrievalmasters.com | Jul 23 2021 20:16:00 | AMCA/American Medical Collection Agency, Attention: Bankruptcy, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615 |
| 517648723 | Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jul 23 2021 20:19:19 | Capital One, 15000 Capital One Dr, Richmond, VA 23238 |
| 517648722 | + Email/PDF: AIS.cocard.ebn@americaninfosource.com | Jul 23 2021 20:19:19 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 517648728 | + Email/Text: bknotice@ercbpo.com | Jul 23 2021 20:16:00 | ERC/Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412 |
| 517648729 | + Email/Text: bknotice@ercbpo.com | Jul 23 2021 20:16:00 | ERC/Enhanced Recovery Corp, 8014 Bayberry Rd, Jacksonville, FL 32256-7412 |
| 517648732 | Email/Text: sbse.cio.bnc.mail@irs.gov | Jul 23 2021 20:16:00 | Internal Revenue Service, P.O. Box 21126, Philadelphia, PA 19114-0326 |
| 517648724 | Email/PDF: ais.chase.ebn@americaninfosource.com | Jul 23 2021 20:19:30 | Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850 |
| 517648725 | Email/PDF: ais.chase.ebn@americaninfosource.com | Jul 23 2021 20:19:30 | Chase Card Services, Po Box 15298, Wilmington, DE 19850 |
| 517648734 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 23 2021 20:19:21 | Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502 |
| 517765115 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | Jul 23 2021 20:19:38 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| TOTAL: 13 | | | |

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|---|
| 517648718 | *P++ | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998 |
| 517648719 | *P++ | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998 |
| 517648720 | *P++ | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998 |
| 517648721 | *P++ | BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, Po Box 982238, El Paso, TX 79998 |
| 517648714 | *+ | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 517648715 | *+ | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |
| 517648716 | *+ | Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413 |

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 25, 2021

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2021 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Clifford B. Frish | on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com |
| David G. Beslow | on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;beslow.davidr64764@notify.bestcase.com;cfinnerty@goldmanlaw.org;r64764@notify.bestcase.com |
| Denise E. Carlon | on behalf of Creditor Structured Asset Mortgage Investments II Inc. Et Al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Mark Goldman | on behalf of Debtor Benny S Cho yrodriguez@goldmanlaw.org yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com;cfinnerty@goldmanlaw.org |
| Rebecca Ann Solarz | on behalf of Creditor Structured Asset Mortgage Investments II Inc. Et Al... rsolarz@kmlawgroup.com |
| U.S. Trustee | USTPRegion03.NE.ECF@usdoj.gov |
| TOTAL: 7 | |